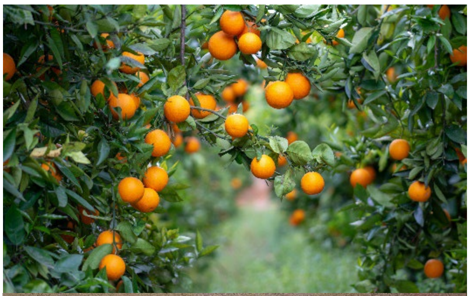
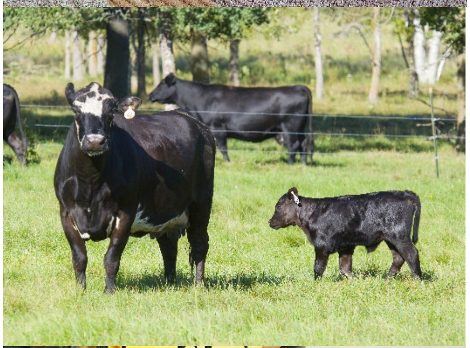
Farmland, Seasonal & Equipment Finance

THERA
Financing Farmers

- **Financing solutions for all your agri enterprise requirements.**
- **100% finance for livestock and crop inputs** (Seasonal Finance)
- **65% leverage for farmland finance** (Farmland Finance)
- **100% finance for farm equipment** (Equipment Finance)
- **Interest-only and interest capitalised options**
- **Relationship driven and independent finance solutions**
- **Competitive pricing**






About us - Thera is a management owned lender focussed on financing farmland property, livestock, crops, harvest-inventory and farm equipment. We provide relationship-centred and flexible finance solutions for Australian producers.

What we finance – We finance direct crop inputs, livestock (including breeding and dairy), feed, agistment/leases. We finance purchases of cropping and grazing properties, farm development and permanent water entitlements. We finance the purchase of farm equipment (with a VIN and/or Serial Number)

Who we finance - We finance Australian farmers and producers that own, or plan to purchase, farmland. We also finance livestock and crops on agisted or leased farmland.

Security – Seasonal Finance; the crop, livestock, or inventory provides the security with a PPSR registration, and a general guarantee is required. Thera may place a caveat over the underlying property if there is a default. Farmland Finance relies on the same security package as Seasonal Finance, plus a first mortgage over the farmland. Thera must be the only non-bank financier for Seasonal Finance. Equipment Finance is secured by a specific PPSR registration over the financed equipment and a general guarantee. Thera may place a caveat over the underlying property if there is a default.

How it works – Seasonal Finance; you send us the invoice for your purchase, and we pay the supplier directly for you. When the livestock or crop are finished, the sale proceeds are paid to us, and we deduct the principal and interest and pay the margin to you. Breeder and dairy loans are paid back on quarterly payments. Farmland Finance works similarly to a bank process. Equipment Finance you send us the invoice for your equipment purchase, and we pay the supplier directly for you.

What makes us different – Seasonal Finance; you own the livestock, no GST related complications, a facility can be used for livestock (including stockfeed and associated expenses) and crops, and financing is independent of who you buy goods and services from. Farmland Finance; we can move quickly, can handle complex deals and can help you take advantage of opportunities. Equipment Finance we can fund second-hand gear at competitive rates.

Application process – We require a completed application pack, your rates notice and photo ID. We have local relationship managers to assist with making the application process as easy as possible.

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